



# Search Report

EIC 3600

STIC Database Tracking Number: 280044

To: MURIEL TINKLER  
Location: KNX 4A11  
Art Unit: 3600  
Date: March 24, 2009  
Case Serial Number: 10/074659

From: *Sylvia Keys*  
Location: EIC3600  
KNX 4B59  
Phone: (571) 272-23534  
[sylvia.keys@uspto.gov](mailto:sylvia.keys@uspto.gov)

## Search Notes

Dear Examiner TINKLER:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog and the Internet.

References of interest are listed in the first part of the search results. Please scan through the remaining results for other possible references of interest.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

*\*References of Interest are selected based on the terms/concepts requested in the search that appear in the citation.*

## **I. References of Interest**

### A. Dialog

#### **14/3,K/17 (Item 1 from file: 50)**

DIALOG(R)File 50:CAB Abstracts

(c) 2009 CAB International. All rts. reserv.

0006933802 CAB Accession Number: 19941109427

Economic evaluation of the tolerance of bean varieties to the leafhopper  
Empoasca kraemerii Ross & Moore (Homoptera: Cicadellidae).

Original Title: Evaluacion economica de la tolerancia de variedades de  
frijol al lorito verde, Empoasca kraemerii Ross & Moore (Homoptera:  
Cicadellidae).

Cardona, C.; Cortes, M. L.

CIAT, Cali, Colombia.

Revista Colombiana de Entomologia vol. 17 (2): p.19-23

Publication Year: 1991

ISSN: 0120-0488

Language: Spanish Summary Language: English

Record Type: Abstract

Document Type: Journal article

...Colombia, to test the tolerance of varieties of Phaseolus vulgaris to  
Empoasca kraemerii . Yield potential, loss function and economic  
threshold were calculated for each variety. It was found that it was  
possible to reduce loss functions from 10 to 5 kg/nymph and to  
increase economic thresholds from 3 nymphs...

...BROADER TERMS: Andean Group ;

?

#### **14/3,K/10 (Item 9 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2009 ProQuest Info&Learning. All rts. reserv.

01048742 96-98135

**Government risk-financing pools: An assessment of current practices**

Young, Peter C; Reed, B J

Public Budgeting & Finance v15n1 PP: 96-112 Spring 1995

ISSN: 0275-1100 JRNL CODE: PBF

WORD COUNT: 6752

...TEXT: They tended to be homogeneous as to member population/size as well. Almost all pool participants could be characterized as small local governments. The pools themselves, however, varied widely in terms... features and practices common to insurance companies. Some of the smaller pools only serve as group purchasers of insurance, but the similarity of pools to insurance companies generally holds. Interestingly, although... through the purchase of commercial insurance (many pools did both). Although some pools were pure group insurance-buying pools, most pools--nearly 90 percent--could best be characterized as risk-assuming...

...small cities, towns, counties, special districts, and school districts participated in pools. The estimate of participant numbers was relatively

conservative as it was derived from responding surveys only. Industry analysts believed...

...1993 study sought further confirmation of membership characteristics. Not surprisingly, the size and type of **participant** remained fairly unchanged. As Table 3 reveals, pools are the domain of small governmental entities...

...and sizes of members remained fixed from 1988, the findings regarding the number of pool **participants** in 1993 were surprising. One hundred ninety-three pools provided information on membership. In the...services available from the TPA market are wide-ranging and include underwriting and claims management, loss control advising, actuarial services, **financial** management services, audit and accounting services, and health care network management, to name but a...does convey a sense of the potential effect on pools heretofore operating on a "paid loss" basis. A workers' **compensation** claim for a permanent total disability may ultimately pay out well over \$100,000 throughout...commonly, mutuals that assess will charge the policyholders a larger initial premium and will only **assess** if total losses exceed some **threshold**. Policyholders are usually **assessed** proportionally. Finally, assessing mutuals often limits their ability to assess--usually to one or two...of performance rather than practice.

#### NOTES

1. Barry D. Smith, "A Model for Workers' Compensation **Group** Self-Insurance: The Delaware Valley School District Plan," Journal of Risk and Insurance, Sept. 1983...

#### B. Additional Resources Searched

[Insert]

## **II. Inventor Search Results from Dialog**

### **1/3,K/1 (Item 1 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2009 European Patent Office. All rts. reserv.

01528436

**METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS**  
**VERFAHREN UND SYSTEM ZUR INVESTITIONSVERLUSTVERSICHERUNG**  
**PROCEDE ET SYSTEME D'ASSURANCE CONTRE LES PERTES SUR PLACEMENTS**  
PATENT ASSIGNEE:

Yolles, Brian, (4267900), 10601 Winterwood, Carmel, IN 46032, (US),

(Applicant designated States: all)

INVENTOR:

**Yolles , Brian , 10601 Winterwood, Carmel, IN 46032, (US)**

LEGAL REPRESENTATIVE:

Hackett, Sean James (55263), Marks & Clerk, Alpha Tower, Suffolk Street  
Queensway, Birmingham B1 1TT, (GB)

PATENT (CC, No, Kind, Date): EP 1395893 A2 040310 (Basic)

WO 2002091105 021114

APPLICATION (CC, No, Date): EP 2002769281 020422; WO 2002US12878 020422

PRIORITY (CC, No, Date): US 288669 P 010504; US 299084 P 010618; US 74659  
020212

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-001/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

**Yolles , Brian ,**

LEGAL REPRESENTATIVE:

### **1/3,K/2 (Item 1 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

00956963 \*\*Image available\*\*

**METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS**  
**PROCEDE ET SYSTEME D'ASSURANCE CONTRE LES PERTES SUR PLACEMENTS**  
Patent Applicant/Inventor:

**YOLLES Brian , 10601 Winterwood, Carmel, IN 46032, US, US (Residence),  
US (Nationality)**

Legal Representative:

HOLM Chris L (agent), Milbank Tweed Hadley & McCloy LLP, 1 Chase  
Manhattan Plaza, New York, NY 10005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200291105 A2-A3 20021114 (WO 0291105)

Application: WO 2002US12878 20020422 (PCT/WO US0212878)

Priority Application: US 2001288669 20010504; US 2001299084 20010618; US  
200274659 20020212

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA CN JP KR MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 22827

Patent Applicant/Inventor:

**YOLLES Brian ,**

Legal Representative:

**1/3,K/3 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2009 Thomson Reuters. All rts. reserv.

0013804424 - Drawing available

WPI ACC NO: 2003-019762/200301

XRPX Acc No: N2003-015184

**Sharing risk of loss among investors by aggregating premiums to form loss reduction fund and allocating reimbursements according to percentage loss**

Patent Assignee: YOLLES B (YOLL-I)

Inventor: **YOLLES B**

**Patent Family** (6 patents, 27 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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WO 2002091105	A2	20021114	WO 2002US12878	A	20020422	200301 B
US 20030028456	A1	20030206	US 2001288669	P	20010504	200313 E

US 2001299084	P	20010618
US 200274659	A	20020212

EP 1395893	A2	20040310	EP 2002769281	A	20020422	200418 E
			WO 2002US12878	A	20020422	

AU 2002307509	A1	20021118	AU 2002307509	A	20020422	200452 E
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AU 2002307509	A8	20051020	AU 2002307509	A	20020422	200615 E
US 20070185798	A1	20070809	US 200274659	A	20020212	200754 E

US 2007724972	A	20070316
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Priority Applications (no., kind, date): US 2001288669 P 20010504; US 2001299084 P 20010618; US 200274659 A 20020212; US 2007724972 A 20070316

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
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WO 2002091105	A2	EN	92	9	
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National Designated States,Original: AU CA CN JP KR MX

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE TR

US 20030028456	A1	EN	Related to Provisional	US 2001288669
			Related to Provisional	US 2001299084

EP 1395893	A2	EN	PCT Application	WO 2002US12878
			Based on OPI patent	WO 2002091105

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE	IT LI LU MC NL PT SE TR
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AU 2002307509	A1	EN	Based on OPI patent	WO 2002091105
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AU 2002307509	A8	EN	Based on OPI patent	WO 2002091105
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Inventor: **YOLLES B**

**Original Publication Data by Authority**

**Argentina**

Assignee name & address:

Inventor name & address:

**YOLLES B ...**

**... YOLLES B ...**

**... Yolles, Brian ...**

**... Yolles, Brian ...**

**... Yolles, Brian ...**

**... YOLLES, Brian**

Examiner:

?

**17/3,K/1 (Item 1 from file: 7)**

DIALOG(R)File 7:Social SciSearch(R)

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01762757 Genuine Article#: H9492 No. References: 5

**Title: OBTAINING ACCESS TO DATA FROM GOVERNMENT-SPONSORED MEDICAL-RESEARCH - REPLY**

Author(s): **YOLLES BJ ; CONNORS JC; GRUFFERMAN S**

Corporate Source: CLIFFORD & WARNKE/WASHINGTON//DC/20006; SCHERING PLOUGH CORP/MEMPHIS//TN/38151; DUKE UNIV,MED CTR/DURHAM//NC/27710

Journal: NEW ENGLAND JOURNAL OF MEDICINE, 1987, V317, N1, P57-58

Language: ENGLISH Document Type: LETTER

Author(s): **YOLLES BJ ; CONNORS JC; GRUFFERMAN S**

**17/3,K/2 (Item 2 from file: 7)**

DIALOG(R)File 7:Social SciSearch(R)

(c) 2009 The Thomson Corp. All rts. reserv.

01669046 Genuine Article#: F3657 No. References: 10

**Title: OBTAINING ACCESS TO DATA FROM GOVERNMENT-SPONSORED MEDICAL-RESEARCH**

Author(s): **YOLLES BJ ; CONNORS JC; GRUFFERMAN S**

Corporate Source: CLIFFORD & WARNKE/WASHINGTON//DC/20006; SCHERING PLOUGH CORP/MEMPHIS//TN/38151; DUKE UNIV,MED CTR/DURHAM//NC/27710

Journal: NEW ENGLAND JOURNAL OF MEDICINE, 1986, V315, N26, P1669-1672

Language: ENGLISH Document Type: EDITORIAL

Author(s): YOLLES BJ ; CONNORS JC; GRUFFERMAN S

**17/3,K/3 (Item 1 from file: 73)**

DIALOG(R)File 73:EMBASE  
(c) 2009 Elsevier B.V. All rts. reserv.

0073456483 EMBASE No: 1987220521

**Malpractice and the quality care**

Ravin N.D.; Yolles B.J. ; Grufferman S.; Waxman H.E.  
5530 Wisconsin Ave., Chevy Chase, MD 20815, United States;  
CORRESP. AUTHOR/AFFIL: 5530 Wisconsin Ave., Chevy Chase, MD 20815, United States

New England Journal of Medicine ( NEW ENGL. J. MED. ) (United States)

December 1, 1987, 317/21 (1353-1354)

CODEN: NEJMA ISSN: 0028-4793

DOCUMENT TYPE: Journal; Letter RECORD TYPE: Citation

LANGUAGE: English

... Yolles B.J

**22/3,K/1 (Item 1 from file: 34)**

DIALOG(R)File 34:SciSearch(R) Cited Ref Sci  
(c) 2009 The Thomson Corp. All rts. reserv.

02756930 Genuine Article#: MB128 No. References: 19

**Title: CORTICAL-EVOKED-POTENTIAL CRITERIA IN THE OBJECTIVE ASSESSMENT OF AUDITORY THRESHOLD - A COMPARISON OF NOISE-INDUCED HEARING-LOSS WITH MENIERES-DISEASE**

Author(s): PRASHER D; MULA M; LUXON L

Corporate Source: ROYAL NATL THROAT NOSE & EAR HOSP,INST LARYNGOL& OTOL,330 GRAYS INN RD/LONDON WC1X 8EE//ENGLAND// NATL HOSP NEUROL & NEUROSURG,MRC,NEUROOTOL SECT,HUMAN MOVEMENT & BALANCE UNIT/LONDON//ENGLAND// NATL HOSP NEUROL & NEUROSURG,DEPT NEUROOTOL/LONDON//ENGLAND/

Journal: JOURNAL OF LARYNGOLOGY AND OTOLOGY, 1993, V107, N9 (SEP), P780-786  
ISSN: 0022-2151

Language: ENGLISH Document Type: ARTICLE (Abstract Available)

...Abstract: 13 per cent) revealed exaggeration of their subjective audiometric thresholds compared with the Meniere's group (four per cent).

The value of latency criteria in the assessment of cortical threshold was...

?

**24/3,K/1 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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02749120 638795101

**CAPITAL ALLOCATION SURVEY WITH COMMENTARY**

Venter, Gary G  
North American Actuarial Journal v8n2 PP: 96 Apr 2004  
ISSN: 1092-0277 JRNL CODE: NAAJ  
WORD COUNT: 5603

...TEXT: capital allocation is addressing. To summarize, four basic approaches will be reviewed:

1. Selecting a **risk** measure and an **allocation** method and using them to allocate all capital.

2. Comparing actual vs. model pricing by...

...business. Some methods are particularly sensitive to modeling issues, especially those methods that emphasize tail **risk**.

## 2. APPROACH 1 : ALLOCATING VIA A RISK MEASURE

Table 1 lists a number of risk measures that could be used in capital **allocation**. To summarize briefly, value at **risk** (VaR) is a selected percentile of the distribution of outcomes. For instance, the VaR for...

...so that larger losses get increasingly larger weights. This overcomes one criticism of the TVaR **measures**, namely that they treat all **losses** over the **threshold** linearly, which is opposed to usual risk analysis. If the weights are chosen properly,  $WX$ ...

...may be to use a coherent measure depends on the allocation method employed.

Often when **allocating** capital with a **risk** measure, the total capital is expressed as the risk measure for the entire company. For...

...the risk measure. In any case, once the total capital has been associated with a **risk** measure, an **allocation** method can be applied to get that capital split to the business unit level by **allocating** the **risk** measurement. Several possible **allocation** methods are given in Table 2. Not all of these work with all of the **risk** measures.

Proportional **spread** is the most direct method-apply the risk measure to each business unit and then...

...form coalitions with each other. The marginal capital for a unit is calculated for every **group** of units it could be a part of, and these are averaged. This gets around...

...to the total capital. This method is discussed in detail in Appendix B.

Equalizing relative **risk** involves **allocating** capital so that each unit, when viewed as a separate company, has the same risk...

...the volume of the unit will increase the overall return. he shows that, for homogeneous **risk** measures, there is a natural **allocation** based on the derivative of the measure, and that this marginal allocation is the only...

...would still work. Major (2003) describes some other suitable co-measures.

### 2.1 Commentary on Allocation by Risk Measures

VaR could be considered to be a shareholder viewpoint, as once capital is exhausted...

...discussed below, shows that risk pricing is more than beta. This suggests that, even if **allocating** capital by **risk** measure is sufficient for **allocating** frictional costs, there are other elements of return that will not be proportional to the...

...expansion of the unit. This is the same approach used in the incremental marginal capital **allocation** by **risk** measure, but there is no **allocation**. The cost of capital would be applied to the incremental capital and compared directly to...resources, so the value of this guarantee is the difference between two put options: the **option** with a strike at **losses** equal to the sum of premium plus investment income, less the value of the insolvency...

...at the risk-free rate.

The sum of the firm's guarantee to the policy- **holders** and its claim on the profits is not contingent at all. The firm gets all the profits and pays all the **losses**, and so is an ordinary **futures** contract. It could still be evaluated using the risk-neutral framework, and would represent the...

...of systematic risk.

The insurer can be evaluated by the equivalent borrowing rate. If the **investors** can duplicate the risk and return by not writing insurance but by borrowing at a...

...borrowing rate.

## 6. CONCLUSIONS

The allocation method in the end depends on why you are **allocating** capital. **Allocating** by a **risk** measure is straightforward but subjective. It appears to be appropriate for allocating frictional capital costs...

...Actuarial Society Forum, Spring, 221-65.

MYERS, STEWART G. AND JAMES A. READ. 2001. "Capital Allocation for Insurance Companies," Journal of Risk and Insurance 68:4.

TASCHE, DIRK. 1999. Risk contributions and performance measurement. Report of the...

**243,K/2 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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02317368 98217061

**The valuation of nature-linked bonds with exchange rate risk**

Poncet, Patrice; Vaugirard, Victor E

Journal of Economics & Finance v25n3 PP: 293-307 Fall 2001

ISSN: 1055-0925 JRNL CODE: JOEF

WORD COUNT: 2122

...TEXT: former to hedge natural risks by means of tailor-made assets and the latter to share their business risk with market players. For instance, Goldman Sachs closed a USD 100 million offering of insurance bonds in 1999 to protect German-based reinsurance Gerling Global Re from high-level catastrophic losses from earthquakes in Japan. The bonds offered a coupon of 450 basis points above the six-month London InterBank Offered Rate and put the whole of investors' principal at risk. Swiss reinsurer Zurich Re placed USD 160 million of risk-linked securities...

...is worth stressing that we take a prospective rather than factual stance. In other words, investors in these bonds might find it relevant to request a hedge against currency risk, in...

...a currency-risk-bearing insurance bond and the characteristics of its underlying index. Insurance-bond holders turn out to be in a short position on digital options and on outside-barrier...

...and/or principal if a natural risk index or the amount of some specific insurance losses hits a determined threshold. We will consider ... firm pays an insurance premium to a bank in exchange for a contingent prespecified compensation, investors give cash to the bank, and the total amount (premium plus cash) is brought to...

...vehicle (SPV), in turn purchases Treasury bonds and issues insurance bonds that are given to investors against their cash. It is noteworthy that the firm can be an insurer or a reinsurer who wishes to pass high-level natural risks on to financial investors. Therefore, investors hold nature-linked assets whose cash flows are contingent on the risk occurrence. If the...

**24/3.K/3 (Item 1 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

28657244 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Equity Opportunities - Reorganisation - Company etc**  
**COMPANY ANNOUNCEMENT For immediate release Equity Opportunities Limited**  
CNF  
April 16, 2003  
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 13931

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... issued in Yen.  
Reorganisation of the Company  
In order to expand the range of potential investors and, by encouraging a larger investor base to bring greater efficiency to the investment management process, the Company has been reorganised...

..shares of that class, be varied or abrogated with the consent in writing of the holders of a majority of the issued shares of that class or with the sanction of a resolution passed at a separate meeting of the holders of the shares of the class by a majority of the

votes cast at that...

... one vote per share at all meetings of shareholders of the Master Fund and each **holder** of such shares may be represented by proxy. Meetings of shareholders may be held at... objective by employing a variety of strategies that are employed by a number of trading **groups** within the Investment Adviser that are designed to exploit pricing anomalies and to capture arbitrage...

... tolerance to be allocated to each strategy employed. If a particular strategy reaches its predetermined **loss threshold**, positions are evaluated to determine an appropriate course of action. Monthly targets for trading profits are established and also revised...

...a convertible bond and its underlying equity security. Convertible bonds are bonds that give the **holder** the right to purchase equity securities of the issuer. Generally, in engaging in convertible arbitrage... has financial resources of U.S. \$20 million (or its equivalent in another currency).

The (**Investor** Advisor/Directors) will be responsible for satisfying (itself/ themselves) that adequate custody arrangements have been...

... Bank AG and its affiliated entities being collectively referred to herein as the "Deutsche Bank **Group**"). Deutsche Bank AG is a major global banking institution that is engaged in a wide...the Fund will appoint an investment adviser that is not affiliated with the Deutsche Bank **Group**. The Investment Advisory Agreement provides that the Investment Adviser may assign or delegate to one...The Master Fund's assets in the Prime Broker Account are protected by the Securities **Investor** Protection Corporation up to \$500,000 (except that claims for cash are limited to \$100...its affiliates' own investments in such companies.

Deutsche Bank AG and its affiliates are major **participants** in the equity, fixed-income, global currency, commodity, derivative, and other markets. As such, Deutsche...short dividends; currency hedging costs; and other investment and operating expenses. The Company as an **investor** in the Master Fund will also bear its pro rata share of the operational expenses...

... short dividends; currency hedging costs; and other investment and operating expenses. The Fund as an **investor** in the Master Fund will also bear its pro rata share of the operational expenses...been a suspension of redemption rights, the Fund will so inform Shareholders requesting redemption of **Shares** in writing.

#### RISK FACTORS

There is high risk associated with an investment in the Fund and an investment...

... advice. Among the risks involved with an investment in the Fund are the following:

##### Potential Loss of Investment

No guarantee or representation is made that the Fund's investment approach will be successful...

... Fund is not a complete investment program and should represent only a portion of an **investor**'s portfolio management strategy.

##### Investment Related Risks

Broad Discretion of Investment Adviser; Potential Lack of...

...lose the entire premium paid. If the Fund writes or sells a put or call option , its loss is potentially unlimited.

Non-U.S. Securities and Currencies. The Fund may invest a portion... market is generally not regulated by any United States or non-U.S. governmental authority. Participants in these markets are not required to make continuous markets in the contracts they trade...

...the risk of bankruptcy or insolvency of many smaller companies (with the attendant losses to investors ) is higher than for larger, "blue-chip" companies. In addition, due to thin trading in...

... of a futures trading account. As a result, a relatively small price movement in a futures contract may result in substantial losses to the Fund. Moreover, most commodity exchanges limit fluctuations in futures contract prices during a single day by regulations referred to...

... positions, the Fund may not be sufficiently hedged against market fluctuations, in which case an investment position could result in a loss greater than if the Fund had been sufficiently hedged with respect to such position. Moreover...the value of the securities the Fund lent has increased, the Fund could experience a loss if such securities are not recovered.

Possible Lack of Diversification. There are no absolute diversification or concentration constraints...

... Adviser will compete with many firms, including other large investment and commercial banking firms.

Other Clients of the Investment Adviser. The Investment Adviser manages other accounts, some of which it may...

... on the Investment Adviser and Key Personnel. The Fund depends on the services of the Investment Adviser and its personnel. Loss of the services of any key personnel could materially adversely impact the Fund.

Changes in...

... substantial compensation in the event that the Fund generates increases in Net Asset Value. Prospective investors should note that (i) the fact that the Incentive Fee is payable only out of...obligations of a redeeming Shareholder which cannot be then ascertained,

Lack of Independent Experts Representing Investors . The Advisory and Incentive Fees have not been negotiated at arm's length. Further, while...

... represent the Fund or the Shareholders. The Fund and the Investment Adviser urge each prospective investor to consult its own legal, tax, and financial advisers regarding the desirability of purchasing Shares...

... the level and volatility of equity prices, interest rates, and the extent and timing of investor participation in the markets for both equity and interest-rate-sensitive securities. Unexpected volatility, illiquidity...

...in such laws will not occur.

#### United States Federal Income Taxation

U.S. Tax-Exempt Investors . Income or gain realized on an investment in the Fund by a U.S. tax-exempt investor should not be taxable under Section 511 of the U.S. Internal Revenue Code, as amended (the "Code"), as "unrelated business taxable income," unless the investor incurs

"acquisition indebtedness" (within the meaning of Section 514(c) of the Code) in connection with its purchase of Shares.

Any U.S. tax-exempt **investor** that transfers cash to the Fund in exchange for Shares will be required to file the transfer, such **investor** holds, directly or indirectly, at least 10% of the total voting power or the total value of the Fund, or (2) the amount of cash transferred by such **investor** (or its affiliates) during the 12-month period ending on the date of the transfer...

...exceed \$100,000 unless such failure is intentional).

In addition, any U.S. tax-exempt **investor** generally owning 10% or more of the total value of the shares of a foreign...

... to file such information return with the IRS may subject such U.S. tax-exempt **investor** to a penalty. Failure to file Form 5471 with the IRS may subject such U.S. **investor** to penalties (generally not to exceed \$50,000).

Non-U.S. **Investors** . Gains realized by an **investor** that is not a U.S. person (a non-resident alien individual, foreign partnership, foreign

...

...exchange, or complete redemption of Shares is determined by the place of residence of the **investor** . For purposes of determining the source of such gain, residency is defined in a manner...

... the United States being treated as a United States resident. Each prospective non-U.S. **investor** who anticipates being present in the United States for 183 days or more (in any...

...non-resident for U.S. tax purposes generally.

Gains realized by a non-U.S. **investor** engaged in a trade or business within the United States will be subject to United...

... Series of the same class should not, however, be a taxable event for such an **investor** .

The Company and the Master Fund. The Company will elect to be treated as a...case the Fund may collect any amounts due from Shareholders in such prior period).

Prospective **investors** should be aware that situations involving uncertainties as to the valuation of portfolio securities could...

...Adviser and the Prime Broker will be available for inspection and review by Shareholders, prospective **investors** , and their authorized representatives at the offices of the Administrator and the offices of the

...

...Sundays and public holidays excepted).

Such documents will also be sent to Shareholders and prospective **investors** at cost upon request.

Registered Office

The registered office of the Fund, and the location...

?

### **III. Text Search Results from Dialog**

#### **A. Patent Files**

File 324:GERMAN PATENTS FULLTEXT 1967-200911  
(c) 2009 UNIVENTIO/THOMSON  
File 348:EUROPEAN PATENTS 1978-200911  
(c) 2009 European Patent Office  
File 349:PCT FULLTEXT 1979-2009/UB=20090212IUT=20090205  
(c) 2009 WIPO/Thomson  
File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office  
File 347:JAPIO Dec 1976-2008/Oct(Updated 090220)  
(c) 2009 JPO & JAPIO  
File 350:Derwent WPI 1963-2008/UD=200916  
(c) 2009 Thomson Reuters  
File 371:French Patents 1961-2002/BOP1 200209  
(c) 2002 INPI. All rts. reserv.

Set Items Description  
S1 3 AU=(YOLLES, B? OR YOLLES B? OR BRIAN(2N)YOLLES)

## **Your case**

### **1/3,K/1 (Item 1 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS  
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01528436

**METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS  
VERFAHREN UND SYSTEM ZUR INVESTITIONSVERLUSTVERSICHERUNG  
PROCEDE ET SYSTEME D'ASSURANCE CONTRE LES PERTES SUR PLACEMENTS  
PATENT ASSIGNEE:**

Yolles, Brian, (4267900), 10601 Winterwood, Carmel, IN 46032, (US),

(Applicant designated States: all)

INVENTOR:

**Yolles , Brian , 10601 Winterwood, Carmel, IN 46032, (US)**

LEGAL REPRESENTATIVE:

Hackett, Sean James (55263), Marks & Clerk, Alpha Tower, Suffolk Street  
Queensway, Birmingham B1 1TT, (GB)

PATENT (CC, No, Kind, Date): EP 1395893 A2 040310 (Basic)  
WO 2002091105 021114

APPLICATION (CC, No, Date): EP 2002769281 020422; WO 2002US12878 020422  
PRIORITY (CC, No, Date): US 288669 P 010504; US 299084 P 010618; US 74659  
020212

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS (V7): G06F-001/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

**Yolles , Brian ,**

LEGAL REPRESENTATIVE:

**1/3,K/2 (Item 1 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00956963 \*\*Image available\*\*

**METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS  
PROCEDE ET SYSTEME D'ASSURANCE CONTRE LES PERTES SUR PLACEMENTS**  
Patent Applicant/Inventor:

**YOLLES Brian**, 10601 Winterwood, Carmel, IN 46032, US, US (Residence),  
US (Nationality)

Legal Representative:

HOLM Chris L (agent), Milbank Tweed Hadley & McCloy LLP, 1 Chase  
Manhattan Plaza, New York, NY 10005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200291105 A2-A3 20021114 (WO 0291105)

Application: WO 2002US12878 20020422 (PCT/WO US0212878)

Priority Application: US 2001288669 20010504; US 2001299084 20010618; US  
200274659 20020212

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AU CA CN JP KR MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 22827

Patent Applicant/Inventor:

**YOLLES Brian ,**

Legal Representative:

**1/3,K/3 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0013804424 - Drawing available  
WPI ACC NO: 2003-019762/200301  
XRPX Acc No: N2003-015184

**Sharing risk of loss among investors by aggregating premiums to form loss reduction fund and allocating reimbursements according to percentage loss**

Patent Assignee: YOLLES B (YOLL-I)

Inventor: **YOLLES B**

**Patent Family** (6 patents, 27 countries)

Patent	Kind	Number	Date	Number	Kind	Date	Update
WO 2002091105	A2	20021114	WO 2002US12878	A	20020422	200301 B	
US 20030028456	A1	20030206	US 2001288669	P	20010504	200313 E	
			US 2001299084	P	20010618		
			US 200274659	A	20020212		
EP 1395893	A2	20040310	EP 2002769281	A	20020422	200418 E	
			WO 2002US12878	A	20020422		
AU 2002307509	A1	20021118	AU 2002307509	A	20020422	200452 E	
AU 2002307509	A8	20051020	AU 2002307509	A	20020422	200615 E	
US 20070185798	A1	20070809	US 200274659	A	20020212	200754 E	
			US 2007724972	A	20070316		

Priority Applications (no., kind, date): US 2001288669 P 20010504; US 2001299084 P 20010618; US 200274659 A 20020212; US 2007724972 A 20070316

**Patent Details**

Number Kind Lan Pg Dwg Filing Notes  
WO 2002091105 A2 EN 92 9

National Designated States,Original: AU CA CN JP KR MX

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE  
IT LU MC NL PT SE TR

US 20030028456 A1 EN Related to Provisional US 2001288669  
Related to Provisional US 2001299084

EP 1395893 A2 EN PCT Application WO 2002US12878  
Based on OPI patent WO 2002091105

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE  
IT LI LU MC NL PT SE TR

AU 2002307509 A1 EN Based on OPI patent WO 2002091105  
AU 2002307509 A8 EN Based on OPI patent WO 2002091105  
US 20070185798 A1 EN Division of application US 200274659

Inventor: **YOLLES B**

**Original Publication Data by Authority**

**Argentina**

Assignee name & address:

Inventor name & address:

**YOLLES B ...**

... **YOLLES B ...**

... **Yolles, Brian ...**

... **Yolles, Brian ...**

... **YOLLES, Brian**

Examiner:

?



#### **IV. All Files**

- File 1:ERIC 1965-2009/Feb  
(c) format only 2009 Dialog
- File 2:INSPEC 1898-2009/Mar W3  
(c) 2009 Institution of Electrical Engineers
- File 5:Biosis Previews(R) 1926-2009/Mar W3  
(c) 2009 The Thomson Corporation
- File 6:NTIS 1964-2009/Mar W5  
(c) 2009 NTIS, Intl Cpyright All Rights Res
- File 7:Social SciSearch(R) 1972-2009/Mar W3  
(c) 2009 The Thomson Corp
- File 8:Ei Compendex(R) 1884-2009/Mar W3  
(c) 2009 Elsevier Eng. Info. Inc.
- File 9:Business & Industry(R) Jul/1994-2009/Mar 23  
(c) 2009 Gale/Cengage
- File 10:AGRICOLA 70-2009/Mar  
(c) format only 2009 Dialog
- File 11:PsycINFO(R) 1887-2009/Mar W3  
(c) 2009 Amer. Psychological Assn.
- File 13:BAMP 2009/Mar 19  
(c) 2009 Gale/Cengage
- File 14:Mechanical AND transport engineer abstract 1966-2009/MAR  
(c) 2009 CSA.
- File 15:ABI/Inform(R) 1971-2009/Mar 23  
(c) 2009 ProQuest Info&Learning
- File 16:Gale Group PROMT(R) 1990-2009/Mar 03  
(c) 2009 Gale/Cengage
- File 18:Gale Group F&S Index(R) 1988-2009/Mar 03  
(c) 2009 Gale/Cengage
- File 19:Chem.Industry Notes 1974-2009/ISS 200911  
(c) 2009 Amer.Chem.Soc.
- File 20:Dialog Global Reporter 1997-2009/Mar 23  
(c) 2009 Dialog
- File 21:NCJRS 1972-2009/Feb  
(c) format only 2009 Dialog
- File 22:Employee Benefits 1986-2009/Feb  
(c) 2009 Int.Fdn.of Empl.Ben.Plans
- File 24:CSA Life Sciences Abstracts 1966-2009/Jul  
(c) 2009 CSA.
- File 25:Weldasearch 1966-2009/Feb  
(c) 2009 TWI Ltd
- File 27:Foundation Grants Index 1990-2009/Mar  
(c) 2009 Foundation Center
- File 28:Oceanic Abstracts 1966-2009/Jun  
(c) 2009 CSA.
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(c) 2009 CSA.
- File 30:AsiaPacific 1985-2008/Nov 11  
(c) 2008 Aristarchus Knowledge Indus.
- File 31:World Surface Coatings Abs 1976-2009/Jan  
(c) 2009 PRA Coat. Tech. Cen.
- File 32:METADEX 1966-2009/Mar  
(c) 2009 CSA.

- File 33:Aluminium Industry Abstracts 1966-2009/Mar  
(c) 2009 CSA.
- File 34:SciSearch(R) Cited Ref Sci 1990-2009/Mar W3  
(c) 2009 The Thomson Corp
- File 35:Dissertation Abs Online 1861-2009/Feb  
(c) 2009 ProQuest Info&Learning
- File 36:MetalBase 1965-20090323  
(c) 2009 The Thomson Corporation
- File 38:America:History & Life 1963-2005/Q3  
(c) 2006 ABC CLIO Inc.
- File 39:Historical Abstracts 1973-2005  
(c) 2005 ABC-CLIO
- File 40:Enviroline(R) 1975-2008/May  
(c) 2008 Congressional Information Service
- File 41:Pollution Abstracts 1966-2009/Jul  
(c) 2009 CSA.
- File 42:Pharm. News Index 1974-2009/Feb W3  
(c) 2009 ProQuest Info&Learning
- File 44:Aquatic Science & Fisheries Abstracts 1966-2009/Jun  
(c) 2009 CSA.
- File 45:EMCare 2009/Mar W2  
(c) 2009 Elsevier B.V.
- File 46:CORROSION ABSTRACTS 1966-2009/MAR  
(c) 2009 CSA.
- File 47:Gale Group Magazine DB(TM) 1959-2009/Mar 12  
(c) 2009 Gale/Cengage
- File 49:PAIS Int. 1976-2008/Nov  
(c) 2008 Cambridge Scientific Abstracts Inc.
- File 50:CAB Abstracts 1972-2009/Mar W3  
(c) 2009 CAB International
- File 51:Food Sci.&Tech.Abs 1969-2009/Mar W3  
(c) 2009 FSTA IFIS Publishing
- File 53:FOODLINE(R): Science 1972-2009/Mar 18  
(c) 2009 LFRA
- File 54:FOODLINE(R): Market 1979-2009/Mar 23  
(c) 2009 LFRA
- File 56:Computer and Information Systems Abstracts 1966-2009/Mar  
(c) 2009 CSA.
- File 57:Electronics & Communications Abstracts 1966-2009/Mar  
(c) 2009 CSA.
- File 58:GeoArchive 1974-2009/Sep  
(c) 2009 Geosystems
- File 60:ANTEC: Abstracts in New Tech & Engineer 1966-2009/Mar  
(c) 2009 CSA.
- File 61:Civil Engineering Abstracts. 1966-2009/Mar  
(c) 2009 CSA.
- File 62:SPIN(R) 1975-2009/Feb W3  
(c) 2009 American Institute of Physics
- File 63:Transport Res(TRIS) 1970-2009/Feb  
(c) fnt only 2009 Dialog
- File 64:ENVIRONMENTAL ENGINEERING ABSTRACTS 1966-2009/MAR  
(c) 2009 CSA.
- File 65:Inside Conferences 1993-2009/Mar 23  
(c) 2009 BLDSR all rts. reserv.
- File 66:GPO Mon. Cat. 1978-2008/Dec  
(c) format only 2008 Dialog

- File 67:World Textiles 1968-2009/Mar  
 (c) 2009 Elsevier B.V.
- File 68:Solid State & Superconductivity Abstracts 1966-2009/Mar  
 (c) 2009 CSA.
- File 71:ELSEVIER BIOBASE 1994-2009/Mar W4  
 (c) 2009 Elsevier B.V.
- File 72:EMBASE 1993-2009/Mar 20  
 (c) 2009 Elsevier B.V.
- File 73:EMBASE 1974-2009/Mar 23  
 (c) 2009 Elsevier B.V.
- File 75:TGG Management Contents(R) 86-2009/Feb W3  
 (c) 2009 Gale/Cengage

Set	Items	Description
S1	157942	INVESTMENT??(5N)(LOSS OR LOSSES)
S2	557733	(PORTFOLIO?? OR MUTUAL)(FUND OR FUNDS) OR SECURITIES OR FINANCIAL OR STOCK?? OR BONDS OR COMMODIT? OR OPTION?? OR FUTURE?? OR EQUITY OR EQUITIES)(5N)(LOSS OR LOSSES)
S3	36632	COMPENSATION(3N)(LOSS OR LOSSES)
S4	261245	(LOSS OR LOSSES)(5N)(REDUCTION?? OR REDUCING OR REDUCE OR -REDUCES)
S5	35161147	PARTICIPANT?? OR GROUP OR GROUPS OR INVESTOR??
S6	6184455	HOLDER OR HOLDERS OR CLIENT?
S7	8110	(LOSS OR LOSSES)(3N)THRESHOLD????
S8	860	S7(5N)CALCULAT??? OR EVALUAT? OR COMPAR? OR MEASUR? OR DETERMIN???? OR ASSESS? OR RECOMMEND? OR IDENTIF?)
S9	180732	(SPREAD???? OR ALLOCAT??? OR SHARE?? OR SHARING)(5N)RISK??
S10	4	AU=(YOLLES, B? OR YOLLES B? OR BRIAN(2N)YOLLES)
S11	926393	S1:S4
S12	487880	S11 AND (S5 OR S6)
S13	20	S12 AND S8
S14	17	RD (unique items)
S15	0	S10 AND S1
S16	0	S10 AND INVEST?
S17	3	RD S10 (unique items)
S18	296535	S3:S4
S19	98506	S18 AND (S5 OR S6)
S20	13	S19 AND S8
S21	3	S20 NOT S14
S22	1	RD (unique items)
S23	0	S20 AND S9
S24	3	S14 AND S9

#### 14/3.K/1 (Item 1 from file: 5)

DIALOG(R)File 5:Biosis Previews(R)

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11990727 BIOSIS NO.: 199497012012

**Cortical evoked potential criteria in the objective assessment of auditory threshold: A comparison of noise induced hearing loss with Meniere's disease**

AUTHOR: Prasher Deepak (Reprint); Mula Mohamed; Luxon Linda

AUTHOR ADDRESS: Inst. Laryngology Otology, Royal National Throat Nose Ear

Hosp., 330 Gray's Inn Road, London WC1X 8EE, UK\*\*UK  
JOURNAL: Journal of Laryngology and Otology 107 (9): p780-786 1993 1993  
ISSN: 0022-2151  
DOCUMENT TYPE: Article  
RECORD TYPE: Abstract  
LANGUAGE: English

...ABSTRACT: of consecutively referred medicolegal cases with alleged occupational noise induced hearing loss and a control **group** of patients with Meniere's disease who were not seeking compensation for their hearing loss . The cortical response thresholds were compared with the subjective pure tone audiometric (PTA) thresholds at the same frequencies. The cortical and...

...a test error greater than 10 dB. A similar percentage (four per cent) of both **groups** revealed a cortical test error greater than 10 dB whereas three times as many cases...

...13 per cent) revealed exaggeration of their subjective audiometric thresholds compared with the Meniere's **group** (four per cent). The value of latency criteria in the assessment of cortical threshold was...

#### 14/3,K/2 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)  
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03160629 1179822471

#### Margin Improvement Through Portfolio Restructuring

DeMasi, Jim  
Community Banker v15n11 PP: 62, 64 Nov 2006  
ISSN: 1529-1332 JRNL CODE: SLN  
WORD COUNT: 1083

...ABSTRACT: are some of the key considerations in developing a solid restructuring strategy: 1. setting a **loss** constraint, 2. selecting **bonds** to sell, 3. choosing replacement bonds, and 4. calculating projected results.

...TEXT: restructurings have been announced over the past several months, including plans by PNC Financial Services **Group** for a \$6 billion overhaul of its investment portfolio. Although the specific components of the...

...with the lowest book yields in your portfolio will also likely carry the largest unrealized **losses** .

Selecting bonds to sell. Once the desired **loss threshold** is determined , the next step is to select current holdings to sell in the restructuring. This step...

...Break-even period. How many months will it take to make back the up-front **loss** through higher **future** income? The length of the break-even period is critical to assessing the viability of the strategy and can be calculated through the following steps:

\* Determine the net **loss** on the **bonds** selected for sale.

\* Calculate the yield differential between the bonds to be purchased and

the...

**14/3,K/3 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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02787737 698204801

**Payroll Taxes: Thresholds, Firm Sizes, Dead-weight Losses and Commonwealth Grants Commission Funding\***

Dixon, Peter B; Picton, Mark R; Rimmer, Maureen T

Economic Record v80n250 PP: 289-301 Sep 2004

ISSN: 0013-0249 JRNL CODE: IERC

WORD COUNT: 6301

...TEXT: distribution with payroll tax of 3.37 per cent and zero threshold

We conduct two **groups** of computations, one under the assumption that all firms are in perfectly competitive industries (MC...compare Figures 5 & 6) and smaller increases in tax rates are required to compensate for **threshold-associated losses** in revenue (compare row 3 in Tables 1 7amp; 2). Finally, reduced sensitivity means that the CGC base...

...output per firm. On the other hand, steeper average cost curves imply more dead-weight loss per unit reduction in output per firm. Over the 4 to 8-per-cent range, the first effect...

...causes less and less reduction in output per firm but more and more dead-weight loss per unit reduction in output. Initially the second effect (the extra damage per unit of output reduction) dominates...

...the payroll-tax system (those below the threshold). Because we leave out compliance costs, this **comparison** would exaggerate the dead-weight losses associated with **thresholds** if there were significant compliance costs for small firms. However, with nearly all firms now...

...The Effects of Abolishing Payroll Tax: Explanation of MONASH Results'. Report to the Alien Consulting Group , Centre of Policy Studies, Monash University, Melbourne.

Freebairn, J. (1993), 'The GST and Payroll Tax...

**14/3,K/4 (Item 3 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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02749120 638795101

**CAPITAL ALLOCATION SURVEY WITH COMMENTARY**

Venter, Gary G

North American Actuarial Journal v8n2 PP: 96 Apr 2004

ISSN: 1092-0277 JRNL CODE: NAAJ

WORD COUNT: 5603

...TEXT: so that larger losses get increasingly larger weights. This overcomes one criticism of the TVaR **measures**, namely that they treat all

**losses** over the **threshold** linearly, which is opposed to usual risk analysis. If the weights are chosen properly, WX...

...form coalitions with each other. The marginal capital for a unit is calculated for every group of units it could be a part of, and these are averaged. This gets around...resources, so the value of this guarantee is the difference between two put options: the option with a strike at losses equal to the sum of premium plus investment income, less the value of the insolvency...

...at the risk-free rate.

The sum of the firm's guarantee to the policy- **holders** and its claim on the profits is not contingent at all. The firm gets all the profits and pays all the **losses**, and so is an ordinary **futures** contract. It could still be evaluated using the risk-neutral framework, and would represent the...

...of systematic risk.

The insurer can be evaluated by the equivalent borrowing rate. If the **investors** can duplicate the risk and return by not writing insurance but by borrowing at a...

#### **14/3,K/5 (Item 4 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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02554655 299434841

#### **TEI comments on tax shelter disclosure regulations**

Anonymous

Tax Executive v55n1 PP: 67-82 Jan/Feb 2003

ISSN: 0040-0025 JRNL CODE: TXE

WORD COUNT: 13593

...ABSTRACT: reporting of certain transactions as well as the requirement to maintain and furnish lists of **investors** in tax shelter transactions.

...TEXT: reporting of certain transactions as well as the requirement to maintain and furnish lists of **investors** in tax shelter transactions.

The comments were prepared under the joint aegis of TEI's...

...reporting of certain transactions under Temp. Reg. 1.6011-4T and the requirement to maintain **investor** lists under Temp. Reg. 301.6112-11 Specifically, the government issued temporary and proposed rules...

...requirement for certain transaction promoters and their material advisers to maintain and produce lists of **investors** in "potentially abusive shelters."<sup>1</sup> The rules were published in the FEDERAL REGISTER on October...purposes of the section 165 loss category; and, in addition to creating an exception for **losses** on sales of **securities** on an established securities market, consider creating an exception for section 165(g) losses.

6...tax shelters" and their material advisers must follow in preparing, maintaining, and furnishing lists of **investors** in such transactions,

cross-references Temp. Reg. sec 1.6011-4T(a) and the list...

...have a "potential for tax avoidance or evasion." The preambles to both the disclosure and investor -list regulations state that the IRS and Treasury intend to revise the tax shelter registration...

...tax benefits claimed with respect to the transaction are allowable," the loaded terms in the investor list (and ultimately the registration) regulations are so pejorative that revenue agents may ignore the...a disclosure authorization because that counsel would have no interest in whether or not its client keeps the transaction confidential. TEI recommends that the regulations be revised to clarify that the...explicit exception for gross-up and call provisions included in "debt" instruments that protect the holder from new or increased withholding tax liabilities.<sup>27</sup> The explicit exception for debt instruments, however... protection requiring disclosure of the underlying transaction. For example, preferred stock issuances typically permit a holder to require redemption if the dividends received deduction is reduced or eliminated because of a...

...book income or expense. As a result, it is unclear how a taxpayer is to determine whether the minimum dollar threshold for hedged loss transactions is satisfied. The disclosure regulations seemingly require that the gross, unhedged book and tax...

...the disclosure regulations invites comments on whether the regulations should include a broad exception for losses resulting from the sale of securities on an established securities market, but only where the taxpayer's basis is equal to...prepare a "consolidated" U.S. GAAP financial statement for the companies that constitute the affiliated group included in the consolidated tax return.<sup>30</sup> Specifically, public and large, private companies that follow...

...U.S. tax returns. Also, taxpayers with partnership entities (whether foreign or domestic) within the group may follow section 704(b) for their book method of accounting for the partnership rather...

...item-by-item basis. Specifically, as drafted, the regulations would require a taxpayer to (1) group its "substantially similar" transactions, (2) determine the book income on a U.S. GAAP basis...

...federal consolidated tax return participated, (3) exclude transactions in which members of the financial reporting group that are not part of the consolidated return engaged (subject, however, to the exception for... payments under section 267, which are listed above, are seemingly amounts that represent a "book loss or expense" accrued for financial statement purposes that are generally "reported before or without a loss or deduction" and for...

...under section 274, but it would be helpful to clarify that result. In addition, contingent losses accrued for financial statement purposes under the "probable," "possible," or "remote" criteria for financial statement accrual purposes should...

...reporting requirement. Indeed, short-term related-party loans are a commonplace financing mechanism within multinational groups. To minimize unnecessary reporting, Treasury and IRS should consider providing an

exception for foreign tax an **investor**. Specifically, TEI does not believe that a credit generated through an investment in a partnership...  
...tax liability is affected... by a transaction even if the taxpayer is not a direct **participant**." Under Temp Reg. sec 1.60114T(c)(3)(ii), a "taxpayer that is a shareholder..."

...is far from clear. Specifically, it is unclear how reportable transactions must "affect" an indirect **participant**'s tax liability in order to trigger a reporting obligation. Many transactions at the foreign under Subpart F. For a reporting shareholder to be considered an indirect **participant** in a foreign corporation's direct transactions, a transaction must be (a) reportable and (b)...transaction.<sup>41</sup> The minimum fee is either \$250,000 for a transaction where all the **participants** are C corporations or \$50,000 for any other transaction.

These rules are far too...

...it were a tax shelter promoter or a promoter's adviser and subject to the **investor**-list requirements. In the case of many large, commercial transactions where fees may reasonably be...

...reportable transactions. Such a distinction would recognize that the relationship between inhouse advisers and their **client**, i.e., employer-employee, is different from that of promoters and promoters' advisers.<sup>42</sup> In...

...for legal opinions are based on usual, customary, and reasonable hourly rates.

Finally, where all **participants** to a transaction are corporations subject to the reportable transaction rules of Temp. Reg. sec...on a U.S. GAAP basis. Even so, where multiple entities are part of the **group**, adjustments and eliminations are often necessary to present the information in conformity with GAAP. Hence...

**14/3,K/6 (Item 5 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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02505901 269361971

**Coherent risk measurement: An introduction**

Krause, Andreas

Balance Sheet v10n4 PP: 13-17 2002

ISSN: 0965-7967 JRNL CODE: BLSH

WORD COUNT: 2958

...TEXT: been widely applied in practice.

The usual perception of risk is that of a potential **loss** from an **investment**, where the invested capital is often used as the benchmark to define a loss. The...

...the second investment of +1000, both have a standard deviation of 300. Obviously the first **investment** is much riskier as **losses** are very likely to occur, while this is not likely with the second investment. The

...

...asset and another portfolio with one unit of each of the 100 assets. The second portfolio is diversified and thus large losses are much less likely to occur than in the first portfolio, its risk has to...

...goes into the same risky asset. As the riskless asset provides a certain profit, it reduces the potential losses arising from the risky asset.

The losses are exactly reduced by the amount invested into...

...with outcomes below the threshold. We could easily address this critique by defining a risk measure as the average size of losses if the VaR threshold is exceeded. This risk measure is called ...even the VaR.

Expected shortfall is, however, only a special case of a much larger group of coherent risk measures, the distortion risk measures.

Distortion risk measures and lower partial moments...

...above example shows.

Jaschke (2001) argues that while VaR is an optimal risk measure for investors and managers, expected shortfall is optimal for regulators. Given the limited liability of companies, the size of losses that lead to its bankruptcy is of no concern to investors or managers, thus favoring VaR to measure risks. As regulators have to take into account...expected shortfall with expected utility maximization under more general conditions than VaR also shows that investors and managers should prefer expected shortfall over VaR.

These considerations lead Rootzen and Kluppelberg (1999...

#### 14/3.K/7 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02317368 98217061

#### The valuation of nature-linked bonds with exchange rate risk

Poncet, Patrice; Vaugirard, Victor E

Journal of Economics & Finance v25n3 PP: 293-307 Fall 2001

ISSN: 1055-0925 JRNL CODE: JOEF

WORD COUNT: 2122

...TEXT: bonds in 1999 to protect German-based reinsurance Gerling Global Re from high-level catastrophe losses from earthquakes in Japan. The bonds offered a coupon of 450 basis points above the six-month London InterBank Offered Rate and put the whole of investors' principal at risk. Swiss reinsurer Zurich Re placed USD 160 million of risk-linked securities

...

...is worth stressing that we take a prospective rather than factual stance. In other words, investors in these bonds might find it relevant to request a hedge against currency risk, in...

...a currency-risk-bearing insurance bond and the characteristics of its underlying index. Insurance-bond holders turn out to be in a short

position on digital options and on outside-barrier...  
...and/or principal if a natural risk index or the amount of some specific insurance losses hits a determined threshold. We will consider ... firm pays an insurance premium to a bank in exchange for a contingent prespecified compensation, investors give cash to the bank, and the total amount (premium plus cash) is brought to...  
...

...vehicle (SPV), in turn purchases Treasury bonds and issues insurance bonds that are given to investors against their cash. It is noteworthy that the firm can be an insurer or a reinsurer who wishes to pass high-level natural risks on to financial investors. Therefore, investors hold nature-linked assets whose cash flows are contingent on the risk occurrence. If the...

**14/3,K/8 (Item 7 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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02222459 79770327

**Industry challenged by rising health care benefit costs**

Strazewski, Len  
Rough Notes v144n9 PP: 42-43 Sep 2001  
ISSN: 0035-8525 JRNL CODE: RNO  
WORD COUNT: 1290

DESCRIPTORS: **Group** health insurance...

...TEXT: According to a recent survey conducted by Watson Wyatt Worldwide in Washington, the Washington Business **Group** on Health (WBGH), and the Healthcare Financial Management Association, overall health care costs increased an...

...continue to be a major burden for employers," says Rich Ostuw, global practice director of **group** benefits and health care consulting at Watson Wyatt. "With unemployment remaining low, most employers will..."

...some arithmetic as agents and brokers need to calculate the cost of routine claims and identify the threshold of stop loss coverage for the self-insurance plan.

Agents and brokers should then identify a local TPA...financial strength, responsiveness and service, rather than price when arranging coverage for their self-funded clients , Kelley says.

Stop loss carriers also are trying to cut their own costs and improve efficiency that may help reduce stop loss costs. In July, Cairnstone Re announced a partnership with BenefitPoint, Inc., in San Francisco, an Internet-based e-commerce site for distribution and management of **group** insurance products ([www.benefitpoint.com](http://www.benefitpoint.com)). Agents and brokers can access information about stop loss coverage...

**14/3,K/9 (Item 8 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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02026069 53848293

**Captive insurance: A contractor's alternative**

Anonymous

Air Conditioning, Heating & Refrigeration News v210n2 PP: 17-18 May 8, 2000

ISSN: 0002-2276 JRNL CODE: ACHR

WORD COUNT: 1117

...ABSTRACT: alternative solutions. The most common alternatives are protected self-insurance and captive insurance companies. A **group** captive insurance company is a separate corporation, owned and controlled by its members, formed primarily to insure the risk of its noninsurance members. There are two basic types of **group** captives. A **group** captive insurance company is heterogeneous when it is owned by and insures a **group** of unrelated companies representing diverse industries. A homogeneous captive is a company owned by a...

...TEXT: Over the years, corporations have purchased conventional insurance for protection against the risk of workers' **compensation** claims, property damage, **loss** of business income, and third-party liability. With conventional insurance, a premium is paid to...

...mid-sized corporation.

Another newly emerging alternative risk management program is the formation of a **group** captive insurance company. This alternative is well suited for a mid-sized corporation desiring to take control of its insurance program.

**DEFINITION, TYPES OF CAPTIVE INSURERS**

A **group** captive insurance company is a separate corporation, owned and controlled by its members, formed primarily to insure the risk of its noninsurance members.

A **group** captive can be developed to address the specific needs of the **group**'s risk and exposure profiles.

There are two basic types of **group** captives. Both types are directly related to the degree of continuity in operations of the captive's respective membership.

A **group** captive insurance company is heterogeneous when it is owned by and insures a **group** of unrelated companies representing diverse industries. A heterogeneous captive encourages strong growth by removing the...

...prospective member for admittance into a captive insurance company.

Specifically, these attributes are:

Entrepreneurial spirit;

**Financial** stability;

\* Better-than-average **loss** experience;

- \* Low (or descending) workers' compensation modification factor;
- \* A strong safety program;
- \* Combined premiums (workers...  
...United States.

The selection of a domicile is based on the unique needs of each **group** captive. Considerations such as capitalization requirements, tax implications, cost of incorporation and management, and limitations...

...the placement of coverage are reviewed with the attorney and tax accountant hired by the **group** captive.

#### Captive Insurance Questions and Answers

##### What is a captive?

This insurance company is owned...

...programs in place. Nonetheless, losses may occur. The captive is structured to provide coverage for **losses** within a set **threshold determined** by the captive's board of directors.

Losses falling within this range will be paid...

**14/3,K/10 (Item 9 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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01048742 96-98135  
**Government risk-financing pools: An assessment of current practices**  
Young, Peter C; Reed, B J  
Public Budgeting & Finance v15n1 PP: 96-112 Spring 1995  
ISSN: 0275-1100 JRNL CODE: PBF  
WORD COUNT: 6752

...TEXT: They tended to be homogeneous as to member population/size as well. Almost all pool **participants** could be characterized as small local governments. The pools themselves, however, varied widely in terms... features and practices common to insurance companies. Some of the smaller pools only serve as **group** purchasers of insurance, but the similarity of pools to insurance companies generally holds. Interestingly, although... through the purchase of commercial insurance (many pools did both). Although some pools were pure **group** insurance-buying pools, most pools--nearly 90 percent--could best be characterized as risk-assuming...

...small cities, towns, counties, special districts, and school districts participated in pools. The estimate of **participant** numbers was relatively conservative as it was derived from responding surveys only. Industry analysts believed...

...1993 study sought further confirmation of membership characteristics. Not surprisingly, the size and type of **participant** remained fairly unchanged. As Table 3 reveals, pools are the domain of small governmental entities...

...and sizes of members remained fixed from 1988, the findings regarding the number of pool participants in 1993 were surprising. One hundred ninety-three pools provided information on membership. In the...services available from the TPA market are wide-ranging and include underwriting and claims management, loss control advising, actuarial services, financial management services, audit and accounting services, and health care network management, to name but a...does convey a sense of the potential effect on pools heretofore operating on a "paid loss" basis. A workers' compensation claim for a permanent total disability may ultimately pay out well over \$100,000 throughout...commonly, mutuals that assess will charge the policyholders a larger initial premium and will only assess if total losses exceed some threshold . Policyholders are usually assessed proportionally. Finally, assessing mutuals often limits their ability to assess--usually to one or two...of performance rather than practice.

#### NOTES

1. Barry D. Smith, "A Model for Workers' Compensation Group Self-Insurance: The Delaware Valley School District Plan," *Journal of Risk and Insurance*, Sept. 1983...

#### 14/3,K/11 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00808478 94-57870

**NAIC adopts risk-based standards**

Anonymous

Best's Review (Prop/Casualty) v94n9 PP: 10 Jan 1994

ISSN: 0161-7745 JRNL CODE: BIP

WORD COUNT: 352

...TEXT: insurers must meet to avoid regulatory action; recalculating how credit risk reserves are used in calculating covariance amounts used to determine thresholds ; providing credits for loss -sensitive contracts; reducing capitalization required for ownership of affiliated alien insurers and non-insurance items; and allowing single...

...in trouble."

Bailey offered his proposal during a meeting of the model investment law working group that focused on ways to quantify degrees of risk in loan-backed assets.

In addition...

#### 14/3,K/12 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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09338025 Supplier Number: 80381004 (USE FORMAT 7 FOR FULLTEXT)

**Short-term moderate weight loss and resistance training do not affect insulin-stimulated glucose disposal in postmenopausal women.**

Joseph, Lyndon J.O.; Trappe, Todd A.; Farrell, Peter A.; Campbell, Wayne W.

; Yarasheski, Kevin E.; Lambert, Charles P.; Evans, William J.

Diabetes Care, v24, n11, p1863(7)

Nov, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Refereed; Professional

Word Count: 6761

... be seen.

RESEARCH DESIGN AND METHODS -- Older women were randomly assigned to energy restriction (WLoss **group**; n = 9) or energy restriction plus RT (RT + WLoss **group**; n = 10).

RESULTS -- For the WLoss versus the RT + WLoss **groups**, changes in body weight (-3.0 (+ or -) 0.2 kg vs. -3.2 (+ or -) ...

...2.1 (+ or -) 0.4 vs. -2.4 (+ or -) 0.3%) were not different between **groups**. Muscle mass (**group**-by-time interaction, P = 0.04) was preserved in RT + WLoss (0.40 (+ or -) 0...).

...were no changes in fat-free mass (FFM) and waist-to-hip ratio in either **group**. Whole body glucose disposal (WLoss 6.14 (+ or -) 0.57 vs. 6.03 (+ or -) 0...).

...6.09 (+ or -) 0.56 mg/kg of FFM/min) did not change in either **group**.

CONCLUSIONS -- The results of this study demonstrate that short-term energy restriction resulting in moderate...

...term moderate energy restriction would result in a significant improvement in insulin action in a **group** of nondiabetic moderately overweight postmenopausal women.

Resistance training (RT) increases insulin sensitivity in older men

...

...either an energy restriction only (WLoss) or an energy restriction plus resistance training (RT + WLoss) **group**. Of the 19 women who completed the study, 10 were taking premarin for at least Three women (two from the WLoss and one from RT + WLoss **group**) did not complete the study because of unsuccessful attempts to place the retrograde hand line...

...12-h fast to determine whether a prospective subject was diabetic. The National Diabetes Data **Group** (23) 1997 guidelines were used for the diagnosis of type 2 diabetes and impaired glucose...

...induce 0.5-0.7 kg of weight loss per week was introduced to both **groups** by removing the protein-free beverage. During week 7, the 3,138-kJ protein-free beverage was...

...AM, in the postabsorptive state after an overnight 12-h fast. For the RT + WLoss **group**, the week-7 clamp was performed 3 days after the last exercise session. The hyperinsulinemic...

...5970 mass selective detector.

Resistance training protocol. For those women assigned to the RT + WLoss **group**, the training program consisted of 4 weeks of progressive resistance training three times per week...chest press (4), and seated arm pull (5). All of the women in the exercise **group** completed all 12 RT sessions (100% compliance).

Baseline strength (IRM) for each exercise was assessed...

...SEM. At baseline, the difference for a given parameter between the WLoss and RT + WLoss **groups** was determined using Student's unpaired t test (two-tailed). The main effects of time and the interactions between the **groups** over time for each of the dependent variables were determined by using repeated measures analysis of variance. Analysis of variance was also used to determine significant differences within **groups** for a given parameter. All data processing and calculations were performed by using JMP Statistical...

...in body composition

At baseline, there was no difference between the WLoss and RT + WLoss **groups** regarding the degree of obesity (Table 1). There was no difference in body weight at...

...and relative changes in these parameters were not different between the WLoss and RT + WLoss **groups**. There were no significant changes in FEM and waist-to-hip ratio in either **group**. The similar response for all these measured variables resulted in no significant group-by-time interactions between the **groups**. However, a significant decrease in muscle mass in the WLoss **group** with no change in the RT + WLoss **group** resulted in a significant **group**-by-time interaction ( $P = 0.04$ ).

Energy intake

The mean values for energy intake were not different for the WLoss and RT + WLoss **groups** during the weight-maintenance (2,206 (+ or -) 86 and 2,061 (+ or -) 56 kcal/day...

...and 1,312 (+ or -) 59 kcal/day, respectively) phases. There were no differences between the **groups** during either phase for the percentage of carbohydrate, protein, or fat.

Strength indexes

Baseline 1RM strength values were not different between the WLoss and RT + WLoss **groups**. Strength training resulted in significant increases in 1RM strength values for each individual exercise in the RT + WLoss **group**. Total body strength increased by 23 (+ or -) 2% (235 (+ or -) 19 to 289 (+ or -) 18 kg,  $P < 0.001$ ) in the RT + WLoss **group** with no changes in the WLoss **group** (2 (+ or -) 2%).

Hyperinsulinemic-euglycemic clamp

At baseline, the mean values relating to glucose and insulin metabolism were not different between **groups**. During the hyperinsulinemic-euglycemic clamp, the plasma glucose coefficient of variation was within 2% of...

...mg/dl) before and after the intervention.

There were no changes over time in either **group** with respect to insulin-stimulated glucose disposal, glucose oxidation, or glucose storage (Fig. 2). Basal...0.09 to 2.86 (+ or -) 0.09 mg \* (kg.sup.-1) \* (min.sup.-1) **group**. There was no **group**-by-time interaction for endogenous glucose production ( $P = 0.11$ ). Hepatic glucose production was completely...

...no synergistic effect to any measure relating to glucose metabolism. Therefore, the results of both **groups** were combined to assess the effect of weight loss on these variables.

For all 19...

...a 4% decrease in body weight, did not improve insulin-stimulated glucose

disposal in a **group** of nondiabetic postmenopausal women. Previous studies designed to induce a similar rate of weight loss...

...sufficient amount of change in abdominal FM to affect insulin-stimulated glucose disposal in this **group** of nondiabetic older women. Various studies have documented that waist circumference is a very robust...

...associated with improved insulin actions (36), as with total fat reduction, there may be a **threshold** of abdominal fat loss (**measured** directly or indirectly) that is necessary to produce such an effect.

A negative energy balance...metabolic parameters.

Despite the fact that muscle mass did not increase in the RT + WLoss **group**, the current data demonstrate that there was a significant effect of resistance training on muscle mass, assessed by urinary creatinine excretion, when compared with the WLoss **group** after only 4 weeks of training. The preservation of muscle mass in the RT + WLoss **group** demonstrates the importance of combining moderate energy restriction with resistance training in the treatment of...1984

(8.) Colman E, Katzeli LI, Rogus E, Coon P, Muller D, Goldberg AP: Weight loss **reduces** abdominal fat and improves insulin action in middle-aged and older men with impaired glucose...mass (MM) was estimated from 24-h urinary creatinine excretion.

(\*Significant time effect for both **groups** combined (n = 19), P < 0.001,

(+)significant time effect for respective **groups**, P < 0.001;

(++)significant **group** -by-time interaction, P < 0.05.

#### 14/3,K/13 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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45511023 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Threshold Pharmaceuticals Reports Third Quarter 2005 Financial Results**

MARKET WIRE INCORPORATED

November 10, 2005

JOURNAL CODE: MWIC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 988

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...the quarter and nine months ended September 30, 2005.

For the third quarter of 2005, **Threshold** reported a net **loss** of \$11.5 million **compared** to a net **loss** of \$6.6 million for the third quarter of 2004. The...

... of \$62.5 million," added Dr. Selick.

For the nine months ended September 30, 2005, **Threshold** reported a net **loss** of \$29.3 million **compared** to a net **loss** of \$15.7 million for the same period last year. This...

... in the range of \$32 to \$38 million. The Company continues to expect the net **loss** for 2005, including non-cash stock compensation expenses, to be in the range of \$36 to \$44 million.

The Company expects...

... s website ([www.sec.gov](http://www.sec.gov)) and on our website ([www.thresholdpharm.com](http://www.thresholdpharm.com)) under the heading " **Investors** ." We undertake no duty to update any forward-looking statement made in this news release...

**14/3,K/14 (Item 2 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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28657244 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Equity Opportunities - Reorganisation - Company etc**  
**COMPANY ANNOUNCEMENT For immediate release Equity Opportunities Limited**  
**CNP:**

April 16, 2003

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 13931

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... issued in Yen.

Reorganisation of the Company

In order to expand the range of potential **investors** and, by encouraging a larger **investor** base to bring greater efficiency to the investment management process, the Company has been reorganised...

..shares of that class, be varied or abrogated with the

consent in writing of the **holders** of a majority of the issued shares of that class or with the sanction of a resolution passed at a separate meeting of the **holders** of the shares of the class by a majority of the votes cast at that...

... one vote per share at all meetings of shareholders of the Master Fund and each **holder** of such shares may be represented by proxy. Meetings of shareholders may be held at... objective by employing a variety of strategies that are employed by a number of trading **groups** within the Investment Adviser that are designed to exploit pricing anomalies and to capture arbitrage...

... tolerance to be allocated to each strategy employed. If a particular strategy reaches its predetermined **loss threshold**, positions are **evaluated to determine** an appropriate course of action. Monthly targets for trading profits are established and also revised...

...a convertible bond and its underlying equity security. Convertible bonds are bonds that give the **holder** the right to purchase equity securities of the issuer. Generally, in engaging in convertible arbitrage... has financial resources of U.S. \$20 million (or its equivalent in another currency).

The (**Investor** Advisor/Directors) will be responsible for satisfying (itself/ themselves) that adequate custody arrangements have been...

... Bank AG and its affiliated entities being collectively referred to herein as the " Deutsche Bank Group ". Deutsche Bank AG is a major global banking institution that is engaged in a wide...the Fund will appoint an investment adviser that is not affiliated with the Deutsche Bank Group .

The Investment Advisory Agreement provides that the Investment Adviser may assign or delegate to one...The Master Fund's assets in the Prime Broker Account are protected by the Securities **Investor** Protection Corporation up to \$500,000 (except that claims for cash are limited to \$100...)its affiliates' own investments in such companies.

Deutsche Bank AG and its affiliates are major **participants** in the equity, fixed-income, global currency, commodity, derivative, and other markets. As such, Deutsche...short dividends; currency hedging costs; and other investment and operating expenses. The Company as an **investor** in the Master Fund will also bear its pro rata share of the operational expenses...expenses...

... short dividends; currency hedging costs; and other investment and operating expenses. The Fund as an **investor** in the Master Fund will also bear its pro rata share of the operational expenses...advice. Among the risks involved with an investment in the Fund are the following:

#### Potential Loss of **Investment**

No guarantee or representation is made that the Fund's investment approach will be successful...

... Fund is not a complete investment program and should represent only a portion of an **investor**'s portfolio management strategy.

#### Investment Related Risks

Broad Discretion of Investment Adviser; Potential Lack of...

...lose the entire premium paid. If the Fund writes or sells a put or call **option**, its **loss** is potentially unlimited.

Non-U.S. Securities and Currencies. The Fund may invest a portion...market is generally not regulated by any United States or non-U.S. governmental authority. **Participants** in these markets are not required to make continuous markets in the contracts they trade...

...the risk of bankruptcy or insolvency of many smaller companies (with the attendant losses to **investors**) is higher than for larger, "blue-chip" companies. In addition, due to thin trading in...

... of a futures trading account. As a result, a relatively small price movement in a **futures** contract may result in substantial losses to the Fund. Moreover, most **commodity** exchanges limit fluctuations in futures contract prices during a single day by regulations referred to...

... positions, the Fund may not be sufficiently hedged against market fluctuations, in which case an **investment** position could result in a **loss** greater than if the Fund had been sufficiently hedged with respect to such position. Moreover...the value of the securities the Fund lent has increased, the Fund could experience a **loss** if such **securities** are not recovered.

Possible Lack of Diversification. There are no absolute diversification or concentration constraints...

... Adviser will compete with many firms, including other large investment and commercial banking firms.

Other Clients of the Investment Adviser. The Investment Adviser manages other accounts, some of which it may...

... on the Investment Adviser and Key Personnel. The Fund depends on the services of the **Investment** Adviser and its personnel. **Loss** of the

services of any key personnel could materially adversely impact the Fund.

Changes in...

... substantial compensation in the event that the Fund generates increases in Net Asset Value. Prospective **investors** should note that (i) the fact that the Incentive Fee is payable only out of...obligations of a redeeming Shareholder which cannot be then ascertained.

Lack of Independent Experts Representing **Investors**. The Advisory and Incentive Fees have not been negotiated at arm's length. Further, while...

... represent the Fund or the Shareholders. The Fund and the Investment Adviser urge each prospective **investor** to consult its own legal, tax, and financial advisers regarding the desirability of purchasing Shares...

... the level and volatility of equity prices, interest rates, and the extent and timing of **investor** participation in the markets for both equity and interest-rate-sensitive securities. Unexpected volatility, illiquidity...

...in such laws will not occur.

United States Federal Income Taxation

U.S. Tax-Exempt **Investors**. Income or gain realized on an investment in the Fund by a U.S. tax-exempt **investor** should not be taxable under Section 511 of the U.S. Internal Revenue Code, as amended (the "Code"), as "unrelated business taxable income," unless the **investor** incurs "acquisition indebtedness" (within the meaning of Section 514(c) of the Code) in connection with its purchase of Shares.

Any U.S. tax-exempt **investor** that transfers cash to the Fund in exchange for Shares will be required to file the transfer, such **investor** holds, directly or indirectly, at least 10% of the total voting power or the total value of the Fund, or (2) the amount of cash transferred by such **investor** (or its affiliates) during the 12-month period ending on the date of the transfer...

...exceed \$100,000 unless such failure is intentional).

In addition, any U.S. tax-exempt **investor** generally owning 10% or more of the total value of the shares of a foreign...

... to file such information return with the IRS may subject such U.S. tax-exempt **investor** to a penalty. Failure to file Form 5471 with the IRS may subject such U.S. **investor** to penalties (generally not to exceed \$50,000).

Non-U.S. **Investors**. Gains realized by an **investor** that is not a U.S. person (a non-resident alien individual, foreign partnership, foreign ...

...exchange, or complete redemption of Shares is determined by the place of residence of the **investor**. For purposes of determining the source of such gain, residency is defined in a manner...

... the United States being treated as a United States resident. Each prospective non-U.S. **investor** who anticipates being present in the United States for 183 days or more (in any...

...non-resident for U.S. tax purposes generally.

Gains realized by a non-U.S. **investor** engaged in a trade or business

within the United States will be subject to United...

... Series of the same class should not, however, be a taxable event for such an **investor**.

The Company and the Master Fund. The Company will elect to be treated as a...case the Fund may collect any amounts due from Shareholders in such prior period).

Prospective **investors** should be aware that situations involving uncertainties as to the valuation of portfolio securities could...

...Adviser and the Prime Broker will be available for inspection and review by Shareholders, prospective **investors**, and their authorized representatives at the offices of the Administrator and the offices of the

...

...Sundays and public holidays excepted).

Such documents will also be sent to Shareholders and prospective **investors** at cost upon request.

Registered Office

The registered office of the Fund, and the location...

#### **14/3,K/15 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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02245322 ORDER NO: AADAA-INR31916

**Investment under risk tolerance constraints and non-concave utility functions: Implicit risks, incentives and optimal strategies**

Author: Rodriguez-Mancilla, Jose Ramon

Degree: Ph.D.

Year: 2007

Corporate Source/Institution: The University of British Columbia

(Canada) (2500)

Source: VOLUME 68/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4411. 229 PAGES

ISBN: 978-0-494-31916-1

...risk tolerance constraints.

In the first part of the thesis we consider a risk averse **investor** who maximizes his expected utility subject to a risk tolerance constraint expressed in terms of...

...We study some of the implicit risks associated with the optimal strategies followed by this **investor**. In particular, embedded probability measures are uncovered using duality theory and used to assess the probability of surpassing a **loss threshold** defined by the risk **measure** known as Value-at-Risk. Using one of these embedded probabilities, we derive a measure of the **financial** cost of hedging the **loss** exposure associated to the optimal strategies, and we show that, under certain assumptions, it is...

#### **14/3,K/16 (Item 2 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01587721 ORDER NO: AAD97-36274

**PRIORITY STATISTICAL MULTIPLEXING AND TWO-LEVEL CONGESTION CONTROL FOR VIDEO TRANSMISSION OVER ATM NETWORKS**

Author: GAO, CHENGWEI

Degree: PH.D.

Year: 1997

Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)

Source: VOLUME 58/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE: 3216. 144 PAGES

...the first part, we analyze the traffic characteristics generated by the layered Motion Picture Export **Group** (MPEG) coder wherein block Discrete-Cosine-Transfer (DCT) components are divided into two layers by...

...the channel capacity. We develop a deterministic partial buffer sharing scheme (DPBS), which can analytically **determine** the **threshold** for each loss priority class with given loads. With the DPBS scheme, primary cell loss due to network...

...CCBA scheme. Analytical and simulation results show that the CCBA congestion control scheme can significantly **reduce** cell loss rate without losing network throughput. (Abstract shortened by UMI.)

**14/3,K/17 (Item 1 from file: 50)**

DIALOG(R)File 50:CAB Abstracts

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0006933802 CAB Accession Number: 19941109427

**Economic evaluation of the tolerance of bean varieties to the leafhopper Empoasca kraemerii Ross & Moore (Homoptera: Cicadellidae).**

Original Title: Evaluacion economica de la tolerancia de variedades de frijol al lorito verde, Empoasca kraemerii Ross & Moore (Homoptera: Cicadellidae).

Cardona, C.; Cortes, M. L.

CIAT, Cali, Colombia.

Revista Colombiana de Entomologia vol. 17 (2): p.19-23

Publication Year: 1991

ISSN: 0120-0488

Language: Spanish Summary Language: English

Record Type: Abstract

Document Type: Journal article

...Colombia, to test the tolerance of varieties of *Phaseolus vulgaris* to *Empoasca kraemerii*. Yield potential, loss function and economic threshold were calculated for each variety. It was found that it was possible to reduce loss functions from 10 to 5 kg/nymph and to increase economic thresholds from 3 nymphs...

...BROADER TERMS: Andean **Group** ;

?

**17/3,K/1 (Item 1 from file: 7)**

DIALOG(R)File 7:Social SciSearch(R)

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01762757 Genuine Article#: H9492 No. References: 5

**Title: OBTAINING ACCESS TO DATA FROM GOVERNMENT-SPONSORED MEDICAL-RESEARCH - REPLY**

Author(s): YOLLES BJ ; CONNORS JC; GRUFFERMAN S

Corporate Source: CLIFFORD & WARNKE/WASHINGTON//DC/20006; SCHERING PLOUGH CORP/MEMPHIS//TN/38151; DUKE UNIV.MED CTR/DURHAM/NC/27710

Journal: NEW ENGLAND JOURNAL OF MEDICINE, 1987, V317, N1, P57-58

Language: ENGLISH Document Type: LETTER

Author(s): YOLLES BJ ; CONNORS JC; GRUFFERMAN S

**17/3,K/2 (Item 2 from file: 7)**

DIALOG(R)File 7:Social SciSearch(R)

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01669046 Genuine Article#: F3657 No. References: 10

**Title: OBTAINING ACCESS TO DATA FROM GOVERNMENT-SPONSORED MEDICAL-RESEARCH**

Author(s): YOLLES BJ ; CONNORS JC; GRUFFERMAN S

Corporate Source: CLIFFORD & WARNKE/WASHINGTON//DC/20006; SCHERING PLOUGH CORP/MEMPHIS//TN/38151; DUKE UNIV.MED CTR/DURHAM/NC/27710

Journal: NEW ENGLAND JOURNAL OF MEDICINE, 1986, V315, N26, P1669-1672

Language: ENGLISH Document Type: EDITORIAL

Author(s): YOLLES BJ ; CONNORS JC; GRUFFERMAN S

**17/3,K/3 (Item 1 from file: 73)**

DIALOG(R)File 73:EMBASE

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0073456483 EMBASE No: 1987220521

**Malpractice and the quality care**

Ravin N.D.; Yolles B.J. ; Grufferman S.; Waxman H.E.

5530 Wisconsin Ave., Chevy Chase, MD 20815, United States:

CORRESP. AUTHOR/AFFIL: 5530 Wisconsin Ave., Chevy Chase, MD 20815, United States

New England Journal of Medicine ( NEW ENGL. J. MED. ) (United States)

December 1, 1987, 317/21 (1353-1354)

CODEN: NEJMA ISSN: 0028-4793

DOCUMENT TYPE: Journal; Letter RECORD TYPE: Citation

LANGUAGE: English

... Yolles B.J

**1/3,K/1 (Item 1 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01528436

**METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS**

**VERFAHREN UND SYSTEM ZUR INVESTITIONSVERLUSTVERSICHERUNG  
PROCEDE ET SYSTEME D'ASSURANCE CONTRE LES PERTES SUR PLACEMENTS**  
PATENT ASSIGNEE:

Yolles, Brian, (4267900), 10601 Winterwood, Carmel, IN 46032, (US),  
(Applicant designated States: all)

INVENTOR:

**Yolles , Brian**, 10601 Winterwood, Carmel, IN 46032, (US)

LEGAL REPRESENTATIVE:

Hackett, Sean James (55263), Marks & Clerk, Alpha Tower, Suffolk Street  
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PATENT (CC, No, Kind, Date): EP 1395893 A2 040310 (Basic)  
WO 2002091105 021114

APPLICATION (CC, No, Date): EP 2002769281 020422; WO 2002US12878 020422

PRIORITY (CC, No, Date): US 288669 P 010504; US 299084 P 010618; US 74659  
020212

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-001/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

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LEGAL REPRESENTATIVE:

**1/3,K/2 (Item 1 from file: 349)**

DIALOG(R)File 349:PCT FULL TEXT

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00956963 \*\*\*Image available\*\*

**METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS**

**PROCEDE ET SYSTEME D'ASSURANCE CONTRE LES PERTES SUR PLACEMENTS**

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200291105 A2-A3 20021114 (WO 0291105)

Application: WO 2002US12878 20020422 (PCT/WO US0212878)

Priority Application: US 200128869 20010504; US 2001299084 20010618; US  
200274659 20020212

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AU CA CN JP KR MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 22827

Patent Applicant/Inventor:

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**I/3.K/3 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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0013804424 - Drawing available  
WPI ACC NO: 2003-019762/200301

XRPX Acc No: N2003-015184

**Sharing risk of loss among investors by aggregating premiums to form loss reduction fund and allocating reimbursements according to percentage loss**

Patent Assignee: YOLLES B (YOLL-I)

Inventor: **YOLLES B**

**Patent Family** (6 patents, 27 countries)

Patent	Application
Number	Kind Date Number Kind Date Update
WO 2002091105	A2 20021114 WO 2002US12878 A 20020422 200301 B
US 20030028456	A1 20030206 US 2001288669 P 20010504 200313 E
	US 2001299084 P 20010618
	US 200274659 A 20020212
EP 1395893	A2 20040310 EP 2002769281 A 20020422 200418 E
	WO 2002US12878 A 20020422
AU 2002307509	A1 20021118 AU 2002307509 A 20020422 200452 E
AU 2002307509	A8 20051020 AU 2002307509 A 20020422 200615 E
US 20070185798	A1 20070809 US 200274659 A 20020212 200754 E
	US 2007724972 A 20070316
Priority Applications (no., kind, date):	US 2001288669 P 20010504; US 2001299084 P 20010618; US 200274659 A 20020212; US 2007724972 A 20070316

**Patent Details**

Number Kind Lan Pg Dwg Filing Notes

WO 2002091105 A2 EN 92 9

National Designated States,Original: AU CA CN JP KR MX

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE TR

US 20030028456 A1 EN Related to Provisional US 2001288669

Related to Provisional US 2001299084

EP 1395893 A2 EN PCT Application WO 2002US12878

Based on OPI patent WO 2002091105

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE TR

AU 2002307509 A1 EN Based on OPI patent WO 2002091105

AU 2002307509 A8 EN Based on OPI patent WO 2002091105

US 20070185798 A1 EN Division of application US 200274659

Inventor: **YOLLES B**

**Original Publication Data by Authority**

**Argentina**

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Examiner:

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